

# AgChoice Farm Credit, ACA 2020 Stockholders' Meeting

Wednesday, October 28, 2020

**AgChoice Farm Credit Headquarters Office**  
300 Winding Creek Blvd. | Mechanicsburg, Pennsylvania  
1:00 p.m. – Registration • 1:15 p.m. – Business Meeting

You are cordially invited\* to attend the 2020 Annual Stockholders' Meeting

\*To make a reservation to attend the Annual Meeting, call Sue Thrift at 800-349-3568, ext. 6026, or email her at [sthrift@agchoice.com](mailto:sthrift@agchoice.com).

## Voting Rights

Each voting stockholder of AgChoice Farm Credit, ACA Class C stock is entitled to only one vote, regardless of the number of single or joint loans held by the stockholder. A voting stockholder is defined as the one person designated as having the authority to vote on behalf of the member on the most recently executed membership application on file with the Association. Stockholders will be entitled to vote for all positions regardless of their region. Eligible voting stockholders were determined as of August 31, 2020. As of that date, the number of stockholders entitled to vote was 8,784. This Information Statement is being mailed to all voting stockholders and non-voting stockholders at least 10 business days prior to the meeting date.

## Mail Balloting

To enable all eligible Class C stockholders to vote for directors and the 2021 Nominating Committee, including any candidates nominated from the floor, mail balloting will follow the Annual Meeting.

## Floor Nominations

Directors and Nominating Committee members are nominated by region; therefore, nominations from the floor must specify to which region a nomination is made.

Anyone nominated from the floor for a director position must be present to accept the nomination and provide, in writing, no later than five business days after the Annual Meeting when nominated, the following information: full name; business experience for the past five years (including principal occupation and/or employment); any other business entity on whose board the nominee serves and the principal business of such entity; age and a statement that specifies (1) any loans or transactions other than loans with the Association are made in the normal course of business and on the same terms as comparable transactions available to other persons, (2) the individual has not been subject to certain legal proceedings and (3) the individual is aware of and will comply with the Loan Quality Standards for Directors and Officers (If such is not the case, the disclosure of pertinent facts regarding each exception must be made).

## Tie Votes

If a tie vote occurs, the ballots will be recounted. If the tie persists, it will be decided by the flip of a coin.

## Financial Reports

In separate mailings earlier this year, copies of the 2019 AgChoice Annual Report and AgFirst Farm Credit Bank Annual Report were mailed to you. We hope you have had an opportunity to review these reports. A limited number of these reports will be available at the Stockholders' Meeting.

## Current Board of Directors

The Board currently consists of 12 directors (10 stockholder-elected directors and two appointed-outside directors).

Director	Age	Total Years Served	Current Term Ends	Industry	Region
Christine Waddell	61	11	2020	Dairy/Crops	1
Shawn D. Wolfinger	55	9	2023	Timber Ownership/Mgmt.	1
Donald G. Cotner	71	39	2020	Poultry/Crops	2
Dennis B. Spangler	64	27	2022	Dairy/Crops	2
Kevin D. Grim	47	5	2023	Grain/Custom Harvest	3
Steven H. Gross, Jr.	52	2	2022	Dairy/Beef/Crops	3
William K. Jackson	65	21	2020	Dairy/Crops	4
Richard A. Allen	70	10	2022	Beef	4
Charles F. Ulmer	65	22	2021	Crops/Dairy	At-Large
Richard D. Shuman	48	3	2021	Crops/Beef	At-Large
Larry A. Seibert	68	5	2023		Appointed - Outside
Samuel BowerCraft	45	10	2020		Appointed - Outside

## Disclosures

No incumbent director attended less than 75 percent of the Board meetings or meetings of Board committees on which he/she served. No director resigned or declined to seek re-election because of policy disagreement during the last year. There are three elected director positions expiring at the end of 2020.

The Association had no transactions with officers or directors since the end of the fiscal year other than the types of transactions disclosed in the respective 2019 Annual Reports. There have been no material changes in any other matters disclosed in the 2019 Annual Report since the date thereof.

The numbers of stockholders shown by region are for informational purposes only. All eligible voting stockholders may vote for a director candidate in all regions in the upcoming election.

## Reporting

Copies of this Information Statement, the Official Notice and the 2019 Annual Report for the AgChoice Farm Credit Association have been filed with the Farm Credit Administration Chief Examiner in McLean, Virginia.

## Other Actions

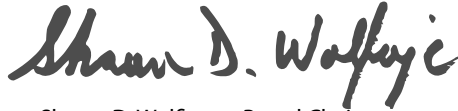
Other topics, not requiring a vote, which will be discussed at the Annual Stockholders' Meeting, include financial reports and Association operations.

## Certification

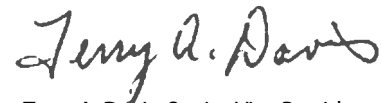
The undersigned certify that this statement has been prepared in accordance with all applicable statutory and regulatory requirements and that the information contained herein has been reviewed and is true, correct, accurate and complete to the best of their knowledge.



Darrell L. Curtis, President and CEO  
AgChoice Farm Credit, ACA



Shawn D. Wolfinger, Board Chair  
AgChoice Farm Credit, ACA



Terry A. Davis, Senior Vice President,  
Treasurer and CFO  
AgChoice Farm Credit, ACA

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## Nominees – Director Positions

**Region 1** — Cameron, Centre, Clarion, Clearfield, Clinton, Crawford, Elk, Erie, Forest, Jefferson, Lycoming, McKean, Mercer, Potter, Tioga, Venango and Warren Counties  
**(2,154 voting stockholders) 1 position (4-year term)**



**Christine Waddell (incumbent)**, age 61, 32821 Guys Mills Road, Townville, PA 16360, Crawford County, owns and operates Apple Shamrock Dairy Farms, LLC, with her husband, Rob, and sons Josh and Joe. Their dairy has 1,300 Holstein cows and 1,000 replacement heifers. They crop 3,000 acres, growing primarily corn, soy beans, alfalfa and orchard grass. Chris has an accounting degree that she has put to good use as the person in charge of the business' fiscal records and daily bookkeeping. She has served on various boards through the years including the Center for Dairy Excellence and County Extension Boards. She was a 15-year dairy 4-H Leader and continues her 20-plus-year work on the county Dairy Promotion Committee. She is a member of St. Hippolyte Catholic Church and was the 2015 recipient of the Pa Dairymen's Distinguished Women in Ag award. Chris and Rob are the 2010 recipients of the PA Stakeholders Pacesetter Award. They are very proud of their three children: Josh, a member of the farm management team; his wife, Hayley; and their three children, Emma, Josie and Maggie; Joe, also a member of the farm management team; his wife, Gwen; and Katie, an elementary school teacher.

*"I believe that my strong accounting background and knowledge of agriculture will help me to continue serving the AgChoice customer-owners as a director. I am fully committed to my director position and take every opportunity to learn and grow in order to better represent our customers on the Board."*

**Farm Credit customer-owner since:** 1980

**Business Name:** Apple Shamrock Dairy Farms, LLC



**Sally B. Haggerty**, age 45, 10425 Sidehill Road, North East, PA 16428, Erie County, owns and operates vineyards with her husband, Jason, and son, Connor. They raise both Concord and Niagara grapes for Welch's on 84 acres of land. Sally is currently the chair of the Youth Agri-Fun Day, co-sponsored by Erie County Farm Bureau and the NE Community Fair. She has served as the chair on the AgChoice Nominating Committee, state board member of the PA Farm Bureau Young Farmer and Ranchers Committee, and a board member of the Erie County PFB. She is an AgBiz Masters graduate. She currently serves as chair for the Erie County PFB Youth Agri-Fun Day.

*"It would be an honor to serve and represent our member-owners on the AgChoice Board of Directors."*

**Farm Credit customer-owner since:** 2002

**Business Name:** Clover Hill Sales, LLC

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**Region 2** — Bradford, Columbia, Huntingdon, Juniata, Lackawanna, Luzerne, Mifflin, Montour, Northumberland, Perry, Snyder, Sullivan, Susquehanna, Union, Wayne and Wyoming Counties

**(2,087 voting stockholders) 1 position (4-year term)**



**Patricia L. Kitchen**, age 61, 249 Welliver Road, Danville, PA 17821, Montour County, is an owner and operator of Kitch-Vue Farm with her husband, Randy, where they raise dairy replacement heifers and have a beef finishing operation with crops to supply feed for the dairy and beef animals. Patricia is the sole proprietor and veterinarian at Leighow Veterinary Hospital in Danville. She currently serves on the Montour County Board of Directors for Land Preservation, which preserves agricultural land, and the Pennsylvania Holstein Association Executive Board of Directors, which promotes and sustains Pennsylvania Holstein Dairy Farmers. She also serves as the youth scholarship program director for the Montour-DeLong Fair. She has served as a 4-H leader for 38 years, the Montour-DeLong Community Fair Director, the PA and National Holstein Youth Advisor and Bloomsburg Fair Veterinary Team Director. She is actively involved in the Follmer Lutheran Church, where she is a Sunday school educator, music/worship team member and a church redevelopment team member. Patricia and Randy have three adult children: Sara, Mark and Daniel, who are all involved in agriculture.

*"Through loans and credit lines, AgChoice has enabled both Leighow Veterinary Hospital and Kitch-Vue Farm to adapt, diversify and expand to achieve great success."*

**Farm Credit customer-owner since:** 1983

**Business Name:** Kitch-Vue Farm and Leighow Veterinary Hospital



**Paul H. Schmidt**, age 59, 420 Blue Ball Road, Watsonstown, PA 17777, Northumberland County, owns and manages Faithview Farm, a dairy operation on 525 acres, where he grows his own feed and milks 175 cows. He is a first-generation dairy farmer. He also has a custom harvesting and ag bag machine rental business. Paul is a member of the East District Mennonite Church, where he has served as a trustee and on various committees. He currently serves as an adult Sunday school teacher. Paul and his wife, Brenda, have six children and 12 grandchildren.

*"We have raised our family living on the farm. We have benefited from good businesses like AgChoice and want to help others have the same opportunity."*

**Farm Credit customer-owner since:** 1989

**Business Name:** Faithview Farm

**Region 4** — Allegheny, Armstrong, Beaver, Butler, Cambria, Fayette, Greene, Indiana, Lawrence, Somerset, Washington and Westmoreland Counties in PA and Brooke, Hancock, Marshall and Ohio Counties in WV

**(2,135 voting stockholders) 1 position (4-year term)**



**William K. Jackson (incumbent)**, age 64, 190 Jackson Road, New Salem, PA 15468, Fayette County, is a 1977 graduate of Penn State University with a B.S. in Agricultural Business Management. He is co-owner/operator of Jackson Farms, an 800-acre dairy that milks 160 registered Holsteins and processes, wholesales and retails dairy products via an on-farm processing plant and convenience store. He has been an AgChoice director for 21 years and currently serves on the Board's Executive and Compensation Committee. He also serves as a director on the AgFirst Farm Credit Bank Board of Directors. Bill is the president of the Fayette County Fair Board and a member of the Penn State Fayette Campus Advisory Board and the Fay Penn Economic Development Council Board. In 1998, he was named a Master Farmer by Pennsylvania Farmer magazine and the Penn State Cooperative Extension. He and his wife, Jan, have three daughters and nine grandchildren.

*"I have enjoyed serving the members of AgChoice Farm Credit and feel that I have been a positive contributor. I would greatly appreciate the opportunity to continue to serve as your director."*

**Farm Credit customer-owner since:** 1978

**Business Name:** Jackson Farms



**Carl W. Metzgar**, age 38, 394 Beachley Hill Road, Somerset PA 15501, Somerset County, owns and operates Metzgar Cattle Company with his wife on 719 acres. He is a Pennsylvania State Representative as well as a practicing lawyer. He currently serves as the board secretary of Artemiflow USA Inc., Artemilife Inc. and ArtemiPet Inc., researchers and retailers of Artemisia annua based products. He is a member of the Pennsylvania General Assembly, serves on the Agriculture and Rural Affairs Committee, the Commerce (banking and credit unions) Committee, Energy Committee, Consumer Affairs (public utilities) and the Ethics Committee. He is the chair of the Small Business Sub-Committee, chair of the Mining Sub-Committee and founding member of Metzgar & Metzgar, LLC. Carl is a past board member of the Riverview Bank of Pennsylvania, Somerset County Workshop and the Somerset Hospital. Carl and his wife have three children.

*"I believe in responsibility and have authored legislation to drug test welfare recipients. I will take that same approach of responsibility to help AgChoice members."*

**Farm Credit customer-owner since:** 2017

**Business Name:** Metzgar Cattle Company

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## 2021 Nominating Committee Nominees

The following individuals have been nominated to serve on the 2021 Nominating Committee for the AgChoice Farm Credit, ACA. In each region, the four nominees receiving the highest number of votes will assume Committee member positions. The nominees receiving the fifth and sixth highest number of votes will be named the alternates for their respective regions. Terms are for one year. Both Nominating Committee members and alternates can run and hold the position for up to three consecutive one-year terms. At that time, the Nominating Committee member and/or alternate must refrain from seeking election for one term. Then, he/she may run again as a candidate.

### Region #1

*Cameron, Centre, Clarion, Clearfield, Clinton, Crawford, Elk, Erie, Forest, Jefferson, Lycoming, McKean, Mercer, Potter, Tioga, Venango and Warren counties*

**John K. Burkett**, 61 Ballpark Road, Sharpsville, PA 16150

**Barbara J. Christ**, 576 Foxpoint Road, State College, PA 16801

**Jason D. Coopey**, 311 Orchard Road, Port Mathilda, PA 16870

**Carol A. Hackett**, 794 Magner Road, Mercer, PA 16137

**J. Steven Paxton**, 442 Buckley Road, Grove City, PA 16127

**Ann Swinker-Kniffen**, 180 Windy Butte, Spring Mills, PA 16875

### Region #3

*Adams, Bedford, Blair, Cumberland, Franklin, Fulton and York counties*

**Gary L. Deardorff**, 2198 Hilltown Road, Biglerville, PA 17307

**Michael L. Flinchbaugh**, 30 Keller Avenue, Hellam, PA 17406

**Jeffrey L. Grove**, 115 Clearfield Road, Shippensburg, PA 17257

**Carl L. Keller, Jr.**, 350 Meadowbrook Lane, Gettysburg, PA 17325

**Sidney E. Kuhn**, 1041 Old Route 30, Orrtanna, PA 17353

**Edward H. Wilkinson**, 880 Old Carlisle Road, Aspers, PA 17304

### Region #2

*Bradford, Columbia, Huntingdon, Juniata, Lackawanna, Luzerne, Mifflin, Montour, Northumberland, Perry, Snyder, Sullivan, Susquehanna, Union, Wayne and Wyoming counties*

**Curtis R. Brubaker**, 3038 Beaver Run Road, Mifflinburg, PA 17844

**Craig D. Finkbiner**, 2452 Free Spring Church Road, McAlisterville, PA 17049

**Steven J. Groff**, 1207 Crowley Hollow Road, Towanda, PA 18848

**Brett S. Reinford**, 444 Cedar Grove Road, Mifflintown, PA 17059

**Brett G. Taylor**, 1703 Back Road, Allenwood, PA 17870

**Debra L. Woodruff**, 594 Sharp Ridge Road, Danville, PA 17821

### Region #4

*Allegheny, Armstrong, Beaver, Butler, Cambria, Fayette, Greene, Indiana, Lawrence, Somerset, Washington and Westmoreland counties in PA and Brooke, Hancock, Marshall and Ohio counties in WV*

**Anne E. Ambrose**, 128 McLafferty Road, Fenelton, PA 16304

**Matthew C. Carr**, 2728 State Route 119, New Alexandria, PA 15670

**Roxanne M. Graham**, 321 Isle Road, Butler, PA 16001

**Michael J. Kepple**, 707 Hannastown Road, New Alexandria, PA 15670

**Gary A. Saltsman, Jr.**, 457 Wright Road, Ford City, PA 16226

**William R. Smith**, 210 Tucker Road, New Alexandria, PA 15670